

SERFF Tracking Number:	AEGF-126911749	State:	Arkansas
Filing Company:	Monumental Life Insurance Company-	State Tracking Number:	47533
Company Tracking Number:			
TOI:	L07I Individual Life - Whole	Sub-TOI:	L07I.101 Fixed/Indeterminate Premium - Single Life
Product Name:	Endorsement E10100		
Project Name/Number:	/		

## Filing at a Glance

Company: Monumental Life Insurance Company-

Product Name: Endorsement E10100

TOI: L07I Individual Life - Whole

Sub-TOI: L07I.101 Fixed/Indeterminate  
Premium - Single Life

Filing Type: Form

SERFF Tr Num: AEGF-126911749 State: Arkansas

SERFF Status: Closed-Approved-  
Closed State Tr Num: 47533

Co Tr Num:

State Status: Approved-Closed

Author: Autumn Fares

Date Submitted: 12/15/2010

Reviewer(s): Linda Bird

Disposition Date: 12/16/2010

Disposition Status: Approved-  
Closed

Implementation Date Requested: On Approval

State Filing Description:

Implementation Date:

## General Information

Project Name:

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 12/16/2010

Status of Filing in Domicile: Authorized

Date Approved in Domicile: 11/18/2010

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 12/16/2010

Created By: Autumn Fares

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Autumn Fares

Filing Description:

Re: Monumental Life Insurance Company

NAIC #468-66281 - FEIN #52-0419790

New Form – E10100

Form Description

SERFF Tracking Number: AEGF-126911749 State: Arkansas  
Filing Company: Monumental Life Insurance Company- State Tracking Number: 47533  
Company Tracking Number:  
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life  
Product Name: Endorsement E10100  
Project Name/Number: /

## E10100 Endorsement Form

Attached for your review and approval is form E10100. This form is new and does not replace any form previously filed with and approved by your department. Form E10100 has been submitted in its final printed form in which it will be distributed to insured. It is subject to only minor modifications in paper size and stock, ink, border, Company logo and adaptation to computer printing.

Form E10100 is an Endorsement form. This endorsement shall replace the "Loan Interest Rate" provision in its entirety, in it stating the Loan Interest Rate will not exceed eight percent per year. This form will be used with policy form J03300, which is marketed by licensed general agents on an individual basis to military personnel and their dependents.

Your prompt attention to this filing will be greatly appreciated. Please contact me if you have any questions.

Autumn Fares  
Compliance Analyst  
Phone: 410-685-2900, ext. 2037  
Fax: 410-576-4554  
afares@monlife.com

## Company and Contact

### Filing Contact Information

Autumn Fares, afares@monlife.com  
2 East Chase Street 410-685-2900 [Phone] 2037 [Ext]  
Baltimore, MD 21114 410-576-4554 [FAX]

### Filing Company Information

Monumental Life Insurance Company- CoCode: 66281 State of Domicile: Iowa  
4333 Edgewood Rd NE Group Code: 468 Company Type: Life & Health  
Cedar Rapids, IA 52499 Group Name: State ID Number:  
(410) 685-2900 ext. [Phone] FEIN Number: 52-0419790

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## Filing Fees

Fee Required? No  
Retaliatory? No

*SERFF Tracking Number:*      *AEGF-126911749*      *State:*      *Arkansas*  
*Filing Company:*      *Monumental Life Insurance Company-*      *State Tracking Number:*      *47533*  
*Company Tracking Number:*  
*TOI:*      *L071 Individual Life - Whole*      *Sub-TOI:*      *L071.101 Fixed/Indeterminate Premium - Single*  
*Product Name:*      *Endorsement E10100*  
*Project Name/Number:*      */*  
**Fee Explanation:**  
**Per Company:**      **No**

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Monumental Life Insurance Company-	\$50.00	12/15/2010	42969156

SERFF Tracking Number:	AEGF-126911749	State:	Arkansas
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/16/2010	12/16/2010

<i>SERFF Tracking Number:</i>	<i>AEGF-126911749</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Monumental Life Insurance Company-</i>	<i>State Tracking Number:</i>	<i>47533</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Endorsement E10100</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Disposition

Disposition Date: 12/16/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	AEGF-126911749	State:	Arkansas
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TOI:	L071 Individual Life - Whole	Sub-TOI:	L071.101 Fixed/Indeterminate Premium - Single Life
Product Name:	Endorsement E10100		
Project Name/Number:	/		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Endorsement		Yes

SERFF Tracking Number: AEGF-126911749 State: Arkansas

Filing Company: Monumental Life Insurance Company- State Tracking Number: 47533

Company Tracking Number:

TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: Endorsement E10100

Project Name/Number: /

## Form Schedule

### Lead Form Number: E10100

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	E10100	Policy/Cont Endorsement ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		61.300	E10100.pdf

# MONUMENTAL LIFE INSURANCE COMPANY

## POLICY ENDORSEMENT

The "Loan Interest Rate" provision is hereby amended. Delete said provision in its entirety, and insert the following in lieu thereof.

**LOAN INTEREST RATE:** Interest on any loan is at an effective annual rate. This rate may change from year to year. Each year we will compute the rate that will apply for the next Policy Year. The Owner will be Notified of the current rate at the time of the loan. No increase in rate shall apply until 30 days prior Notice has been given.

The Loan Interest Rate will not exceed eight percent per year.

Signed for Monumental Life Insurance Company at Cedar Rapids, Iowa, and effective on the Policy Date of the policy to which this endorsement is attached.

MONUMENTAL LIFE INSURANCE COMPANY

A handwritten signature in cursive script, reading "H. Stacey Boyer".

**H. Stacey Boyer**  
*Secretary*



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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b>	Flesch Certification	
<b>Comments:</b>		
<b>Attachment:</b>		
AR Read Cert E10100.pdf		

CERTIFICATION

THIS IS TO CERTIFY, that the forms listed below achieved the following Flesch Reading Ease Scores and are in compliance with the requirements of Arkansas Insurance Code ACA 23-80-206.

Form

Flesch Score

E10100

61.3

MONUMENTAL LIFE INSURANCE COMPANY

Date: 12/09/10

By: Christopher L. Wilhelm  
Assistant General Counsel &  
Assistant Vice President

CRTARR.DOC